Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 2

## **AMENDMENTS TO THE CLAIMS**

## 1-2. (Canceled)

3. (Currently Amended) An apparatus for storing an electronic money, comprising:

a radio signal receiving block for receiving a radio signal and judging determining whether the receives received signal corresponds to a general information or a balance storing information;

a memory block for storing a storing amount, a content and a certification information;

a computation logic block for comparing a serial number extracted from the received signal with a previously stored serial number if it is determined that the received signal corresponds to balance storing information, and storing a balance storing data extracted from the balance storing information into the memory block when a if the extracted serial number and the previously stored serial number are determined to be the same and the balance storing information transmitted from the radio signal receiving block is determined to be a proper signal; and

a non-contact block for storing a balance storing amount into the memory block using a card storing unit and reading a balance storing amount of the



Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 3

memory block when paying the money.

4. (Currently Amended) The apparatus of claim 3, wherein said computation logic block is designed so that a certain amount of data is stored into the memory block only when first and second balance storing information are all received from the radio signal receiving block.

5. (Currently Amended) The apparatus of claim 3, wherein said radio signal receiving block includes:

a key input unit for inputting a certain key signal;

a display unit for displaying a general information or a balance storing information as a character or digit;

a control means for decrypting an output signal of the high frequency processing unit, transmitting to the display unit, transmitting to the computation block in the case that if the information is the balance storing information or is a balance storing content check key signal from the key input unit, receiving a balance storing content information and displaying the same on the display unit; and

a tone signal generator for generating a call sound or an error sound during the balance storing operation by the control means.



Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 4

6. (Currently Amended) The apparatus of claim 5, wherein said control

means is designed to check whether there is a certain pattern signal in an

output signal of the high frequency processing unit, judge determine whether the

information corresponds to a common radio information or a balance storing

information, format the information into a certain format corresponding to the

computation logic block when there is a certain pattern signal, and the balance

storing information is judged, judge determine whether there is an error signal,

and transmit the formatted information to the computation logic block when

there is not a no transmission error.

7. (Currently Amended) The apparatus of claim 3, wherein said non-

contact block includes:

a modulation and demodulation unit for preparing a signal transmitting

and receiving operation with a card storing unit or a card reader; and

a non-contact computation unit for storing a balance storing data into the

memory block at the modulation and demodulation unit in the case of if the

received signal corresponds to balance storing operation information, reading the

balance storing data stored in the memory block in the case of the payment if

money is paid and transmitting the read data to the modulation and

demodulation.

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Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 5

(Currently Amended) The apparatus of claim 3, wherein said

computation logic block includes:

control means for summing the balance of the memory block and the

balance storing amount in the case that various if certification information is

extracted during the balance storing operation and the previously stored various

certification information are coincided is the same as the extracted certification

information, for thereby judging determining whether a subscriber is as a proper

subscriber, storing the balance storing data into the memory block when the a

summed amount is below a certain amount and transmitting a data to a radio

signal receiving block in order to generate an error and error sound when the

summed amount exceeds a the certain amount; and

a radio interface unit for implementing a data transmitting and receiving

operation between the radio signal receiving block and the control means.

9. (Currently Amended) The apparatus of claim 8, wherein said control

means is designed to decrypt an output signal of the radio signal receiving block,

extract a certification information in the case of the if there is a service stop

signal, disables the memory block when the extracted certification information is

coincided with the same as the previously stored certification information, and

stop the service of the card.

Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 6

10. (Currently Amended) An apparatus for storing an electronic money, comprising:

a radio signal receiving block for receiving a radio signal, judging determining whether the received radio signal corresponds to a general information or a balance storing information;

a memory block for storing a storing amount, a content, and a certification information;

a modulation and demodulation unit for implementing a signal transmitting and receiving operation with a card storing unit; and

a computation logic block for comparing a serial number extracted from the received signal with a previously stored serial number if it is determined that the received signal corresponds to balance storing information, and storing a the balance storing data information into the memory block when if the extracted serial number and the previously stored serial number are determined to be the same and the various certification information extracted from a the balance storing information transmitted from the radio signal receiving block during the balance storing operation are judged as a determined to be proper information, storing the balance storing data of the modulation and demodulation unit into the memory block and reading the amount data as much as up to the amount confirmed by the modulation and demodulation unit during the payment operation from the memory block and paying via the modulation and



Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 7

demodulation unit.

11. (Currently Amended) The apparatus of claim 10, wherein said

computation logic block is designed to receive first and second balance storing

information from the radio signal receiving block and store the amount data into

the memory block only when the balance storing information are all is

determined to be proper information.

12. (Currently Amended) The apparatus of claim 10, wherein said

computation logic block is designed to stop the service of the terminal when a

proper first balance storing information is received from the radio signal

receiving block.

13. (Currently Amended) The apparatus of claim 12, wherein said

computation logic block is designed to release a temporary service stop state of

the terminal when a balance storing cancellation information is received from the

radio signal receiving block during the balance storing operation.

14. (Currently Amended) The apparatus of claim 10, wherein said

computation logic block includes:

a control means for decrypting a balance storing information based on a

Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 8

radio transmission method, storing the balance storing data into the memory block in the case of if the subscriber is determined to be a proper subscriber, storing the balance storing data based on a non-contact method, reading the amount data as much as up to the amount confirmed during the payment and transmitting via the non-contact interface unit;

a radio interface unit for implementing a data transmitting and receiving operation with the control means; and

a non-contact interface unit for implementing a signal transmitting and receiving operation between the modulation and demodulation unit and the control means.

- (Currently Amended) The apparatus of claim 14, wherein said 15. control means is designed to disable the operation of the memory block in the case that if an output signal from the radio signal receiving block is judged determined to be a proper service stop signal, and stop the operation of the modulation and demodulation unit for thereby stopping the service of the card.
- 16. (Currently Amended) In an apparatus engaged with a portable terminal and an electronic money card, an An apparatus for storing an electronic money wherein the apparatus is engaged with a portable terminal and an electronic money card, comprising:

Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 9

a high frequency processing means for receiving a radio signal and

converting the received radio signal into a digital signal;

a modulation and demodulation means for implementing a signal

transmitting and receiving operation with a card storing unit or a card reader;

a memory block for storing a storing amount, a content and a certification

information; and

a control means for receiving an output signal from the high frequency

processing means, storing the balance storing data into the memory block when

a serial number extracted from the radio signal and the previously stored serial

number are determined to be the same and various certification information

extracted from the amount information are coincided with determined to be the

same as previously stored various certification information in the case of the if

the received signal contains balance storing information, checking the balance

storing data inputted from the modulation and demodulation means, storing the

amount into the memory block, reading a certain an amount of money as much

as the up to an amount confirmed by the modulation and demodulation during

the payment operation and then paying the money.

17. (Currently Amended) In a A method for storing an electronic money

using a radio communication or and a card storing unit, a method for storing an

electronic money comprising:

Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 10

a first step for judging determining whether a received radio signal corresponds to a balance storing information;

a second step for extracting various certification information in including amount information and a radio receiving block serial number if the received radio signal is determined to correspond to case of the balance storing information, and judging determining whether the extracted serial number is the same as a previously stored serial number and whether a subscriber is a proper subscriber; and

a third step for storing the amount data information extracted from the balance storing information in if the extracted serial number and the previously stored serial number are determined to be the same and the subscriber is determined to be a case of the proper subscriber.

- 18. (Currently Amended) The method of claim 17, wherein in said first step for judging determining the balance storing information, the information is judged determined to be a balance storing information when there is a certain pattern signal in the received radio signal.
- 19. (Currently Amended) The method of claim 17, wherein said second step for comparing extracting various certification information includes:

a first step for extracting a radio signal receiving block serial number from



Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004 Page 11

the balance storing information and judging whether the extracted serial number is coincided with the previously stored serial number;

a second step for reading a counter value contained in the balance storing information in the case if it is determined that the serial numbers are coincided the same and judging determining whether the read counter value is coincided with the same as a counter value of a function for the previously stored encryption;

a third step for judging determining whether the serial key value outputted via the encryption process in which the counter values are coincided is coincided with the same as a previously stored key value; and

a fourth step for judging determining that a subscriber is a proper subscriber when the key values are coincided the same.

- 20. (Currently Amended) The method of claim 19, wherein said decryption process of the balance storing information is implemented when the counter value extracted from the balance storing information is coincided with the same as the counter value for the previously stored decryption.
- 21. (Currently Amended) The method of claim 17, wherein said third step for storing an the amount data information includes:

a first step for summing the a current balance storing amount and a

Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 12

recent radio balance storing amount to obtain a first summed amount in if the case of the subscriber is a proper subscriber and judging determining whether

the first summed amount is below a certain amount;

a second step for judging determining whether the first summed amount obtained by summing the current balance storing amount and the recent radio balance storing amount is coincided with equal to the a second summed amount contained in the balance storing information based on the radio transmission method in the case that if the first summed amount is below a the certain amount;

a third step for storing the balance storing data in the case of the coincidence of if the first summed amount is equal to the second summed amount; and

a fourth step for judging determining the signal as a balance storing error in the case that if the first summed amount is greater than a the certain amount or the first summed amount is not coincided equal to the second summed amount.

22. (Original) The method of claim 17, further comprising a step for displaying the current storing amount and the storing amount contents when the balance storing data is stored.



Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 13

23. (Currently Amended) In a method for changing an information of an electronic money card based on a radio communication, a A method for storing an electronic money by changing information in an electronic money card based on a radio communication, comprising:

a first step for judging determining whether a card service stop or release information is received in the case that if there is not a no balance storing information;

a second step for extracting a certification information and comparing determining whether the extracted certification information is coincided with the same as previously stored certification information when judging it is determined that the card service stop or release information is received; and

a third step for releasing a card service stop when if the extracted certification information is coincided the same as the previously stored certification information.

- 24. (Currently Amended) The method of claim 23, wherein said certification information of the second step s is a certain variable transmitted from the radio communication service provider.
- 25. (Original) The method of claim 24, wherein said variable is a serial number of the radio signal receiving block.



Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 14

26. (Currently Amended) In a method for storing an electronic money using a radio communication or storing unit, a A method for storing an electronic money using radio communication and a storing unit, comprising:

a first step for judging determining whether a received radio signal corresponds to a personal information update information or not;

a second step for extracting a certain variable in if it is determined that the case of the received radio signal corresponds to personal information update information; and

comparing the extracted variable with a certain variable transmitted during the a previous personal information update; and

a third step for updating a personal information when the currently transmitted variable is greater than the previously transmitted variable.

27. (Currently Amended) In a A method for storing an electronic money using a radio communication or and a storing unit, a method for storing an electronic money comprising:

a first step for judging determining whether a received balance storing information corresponds to a first balance storing information;

a second step for judging determining whether the received balance storing information is a proper signal by performing a certification of the first balance



Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 15

storing information in if it is determined that the received balance storing information corresponds to case of the first balance storing information;

a third step for setting a temporary service stop state in if it is determined that the received balance storing information is a case of the proper signal and waiting a receiving of a to receive second balance storing information;

a fourth step for performing a certification of the second balance storing information when the second balance storing information is received and judging determining whether the second balance storing information is a proper signal; and

a fifth step for storing a request amount in if it is determined that the case of the second balance storing information is a proper signal and implementing an available state of the card.

- 28. (Currently Amended) The method of claim 27, further comprising a step for completing a balance storing operation when a proper balance storing cancellation information is received after the first balance storing information is received.
- 29. (Currently Amended) The method of claim 27, wherein said second certification step includes:

a first step for extracting the storing request amount from the first balance



Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 16

Application No.: 09/299,596

Art Unit 3624

storing information, summing the thusly extracted amount and the balance, and judging determining whether the summed amount is greater than the storing limit amount;

a second step for encrypting the value as a certain key value when the summed amount is the same or is smaller than the storing limit amount and judging determining whether the value is coincided with equals the value extracted from the first balance storing information; and

a third step for encrypting the first balance storing information as a certain key value when the encrypted value is coincided with equal to the extracted value and changing to a decimal value and displaying the decimal value.

- 30. (Currently Amended) The method of claim 29, wherein said third encryption step is performed using a certain key value provided from the first and second certification providers.
- 31. (Currently Amended) The method of claim 27, wherein said fourth step certification step includes:

a first step for formatting the data contained in the second balance storing information and encrypting using a certain key value of the certification provider;

a second step for judging determining whether the encrypted value is

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Art Unit 3624

Attorney Docket No. 0630-0913P Amendment filed February 23, 2004

Page 17

coincided with the equal to an encrypted value contained in the second balance storing information; and

a third step for judging determining that the signal as is a proper signal in the case that if the encrypted values are coincided equal.

- 32. (Currently Amended) The method of claim 31, wherein said certain key value is provided from a second certification provided, and not from a radio communication service provider.
- 33. (Original) The method of claim 30, wherein said certain key value is previously stored.

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